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File No: 72167.000278

September 26, 2006

Application Number : 09/872,447 Confirmation No.: 2082  
Applicant : James TAYLOR, et al.  
Filed : June 1, 2001  
Title : **SYSTEM AND METHOD FOR OFFERING A FINANCIAL PRODUCT**  
TC/Art Unit : 3693  
Examiner: : Kirsten APPLE  
Docket No. 72167.000278  
Customer No. 21967

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Transmitted herewith is an amendment in the above-identified application. Fees have been calculated as shown below:

CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Previously Paid For	Extra	Rate		Amount
				Large Entity	Small Entity	
Number of Claims in Excess of 20	71	69	2	\$ 50.00	\$ 25.00	\$ 100.00
Independent Claims in Excess of 3	0	3	0	\$ 200.00	\$ 100.00	\$ 0.00
First Presentation of Multiple Dependent Claims				\$ 360.00	\$ 180.00	\$ 0.00
Extension Fee: a) One Month				\$ 120.00	\$ 60.00	\$ 0.00
b) Two Months				\$ 450.00	\$ 225.00	\$ 0.00
c) Three Months				\$ 1020.00	\$ 510.00	\$ 0.00
d) Four Months				\$ 1590.00	\$ 795.00	\$ 0.00
e) Five Months				\$ 2160.00	\$ 1080.00	\$ 0.00
Other:						\$ 0.00
<b>TOTAL FEE DUE</b>						<b>\$ 100.00</b>

- ☐ No additional fee is required.  
☐ A check in the amount of \$ \_\_\_\_\_ is attached.  
☒ Charge \$ 100.00 to Deposit Account No. 50-0206.  
☒ Charge any additional fees or credit any overpayment to Deposit Account No. 50-0206.  
 Small Entity Status Claim: ☐ is hereby requested. ☐ is of record in this application.

Respectfully submitted,

By:

Robert A. King  
Registration No. 42,788

72167.000278 ATLANTA 646391v1

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ORIGINAL TO FOLLOW IN MAIL: ☐ Yes ☒ No

FROM NAME: Robert A. King  
DIRECT DIAL: 404-888-4136

MESSAGE In re Application Of: TAYLOR, James W. et al. Examiner: APPLE, Kirsten  
Application No.: 09/872,447 Art Unit: 3693  
Filed: June 1, 2001 Docket No.: 72167.000278  
(Formerly P/2167-278)  
Title: SYSTEM AND METHOD FOR OFFERING A FINANCIAL  
PRODUCT

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence entitled:  
**RESPONSE UNDER 37 C.F.R. § 1.111** attached is being facsimile transmitted to the  
United States Patent and Trademark Office on September 26, 2006.

Signature: 

Typed or Printed Name of Person Signing Certificate:

Robert A. KingRegistration No., if applicable: 42,738

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 404 • 888 • 4578 .

OPERATOR

DATE: September 26, 2006  
TIME:  
CLIENT/MATTER NAME:  
CLIENT/MATTER NO.: 72167.000278

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ATTORNEY DOCKET NO. 72167.000278  
(FORMERLY P/2167-278)IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

*In re* Application of: )  
)  
TAYLOR, James W. *et al.* ) Examiner: APPLE, Kirsten  
)  
Appln. No.: 09/872,447 ) Group Art Unit: 3693  
)  
Filed: June 1, 2001 ) Confirmation No. 2082  
)  
For: SYSTEM AND METHOD )  
FOR OFFERING A )  
FINANCIAL PRODUCT )

RESPONSE UNDER 37 C.F.R. § 1.111**MAIL STOP AMENDMENT**

Commissioner for Patents  
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Sir:

**I. INTRODUCTION**

In response to the Office Action mailed July 5, 2006 (the "Office Action"), Applicants hereby offer the following response. A brief index of the present communication follows.

- Listing of the Claims begin on page 2 of this paper.
- Remarks/Arguments begin on page 12 of this paper.

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